



Michigan Education Trust

Student Handbook
for Full Benefits Contract

February 2004

(517) 335-4767 or
(800) MET-4-KID

www.met4kid.com



JENNIFER M. GRANHOLM
GOVERNOR

STATE OF MICHIGAN
DEPARTMENT OF TREASURY
LANSING

JAY B. RISING
STATE TREASURER

Dear MET Student:

This is your Michigan Education Trust (MET) Full Benefits Contract Student Handbook which explains how to utilize the appropriate forms in order to use the educational benefits provided under your MET contract and how the process works once you have submitted your Notice to MET.

We have included the answers to the most frequently asked questions in this Handbook. Please read this Handbook carefully and save it for future reference. If you still have questions, contact the MET office at (517) 335-4767 in the greater Lansing area or 1-800-638-4543 outside the greater Lansing area. You may also e-mail the MET office at: treasmet@michigan.gov.

If you have already submitted a Notice to our office, which complies with the requirements stated within this Handbook, please disregard the request of submitting a Notice to MET. However, you must still submit the enclosed Federal W-9 form if you have submitted a Notice without a W-9 form.

On page 33 is a change of address form. Please notify us by submitting this form to the MET office if you change your permanent address. Please notify us even if only your zip code has changed. It is very important for us to have current addresses so that we may provide the appropriate individual with required program information. If the Purchaser or Appointee's address has changed, the Purchaser or Appointee must sign the change of address form.

Please note using your MET educational benefits may have an affect on your ability to receive various forms of financial aid. You may wish to consult your financial aid officer.

Students who also have a MET Limited Benefits or Community College Contract will receive a Handbook pertaining to that contract.

Thank you for your participation in the MET program.

Sincerely,

Robin R. McMillan
Executive Director
Michigan Education Trust

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CHECKLIST FOR SUBMITTING YOUR NOTICE TO MET

IMPORTANT: WE CANNOT PROCESS YOUR NOTICE FORM WITHOUT RECEIPT OF THE NECESSARY W-9 FORM(S). THE W-9 FORMS ARE LOCATED ON PAGES 19 AND 23 OF THIS HANDBOOK.

1. If you are planning to attend a Michigan public university/college, submit the Notice To Use form on page 15. Only the student must complete and submit a W-9 form when attending a Michigan public university/college.
2. If you are planning to attend a Michigan private or an out-of-state institution, submit the Notice To Terminate* form on page 17 and a copy of your acceptance letter. The student and the person specified in the contract to receive the refund must individually complete and submit a W-9 form when terminating the contract to attend a Michigan private or an out-of-state university/college. (If the entire refund amount is not used, the remaining amount of the refund will be paid to the person specified in the contract. A portion of this refund may constitute taxable income for federal, state and local income tax purposes and may also be subject to a federal excise tax. The purchaser may change the person to receive the refund from the individual specified in the contract to the student or another individual by submitting a notarized written request or completing the "Request To Update A Michigan Education Trust Contract" form on page 27).
3. If you are submitting a Notice To Terminate* because you have received a full tuition scholarship, submit a copy of the verification letter which specifies the terms of your scholarship. The person specified to receive the refund must complete the W-9 form.
4. If you are submitting a Notice To Terminate* because you are not attending college, complete the affidavit which is printed on the reverse side of the Notice To Terminate. The affidavit must be notarized. The person specified to receive the refund must complete the W-9 form. A portion of this refund may constitute taxable income for federal, state and local income tax purposes and may also be subject to a federal excise tax.

***You must have received your high school diploma or be at least 18 years of age before you submit the Notice To Terminate. Submit a copy of your high school diploma if you are not 18 years of age.**

If you have more than one contract and are submitting a Notice To Terminate, indicate all the contract numbers on your Notice. If you have more than one contract and wish to terminate only a specific contract or contracts, indicate on the form that you are aware of your other contract(s) and do not wish to terminate the other contract(s) at this time. Your contract number(s) are printed on the enclosed contract data sheet.

The MET Board of Directors has waived the deadline to submit the Notice To Use and Notice To Terminate. However, please submit a Notice as soon as possible so that we may notify the university/college of your intent in a timely manner.

**WHEN TO SUBMIT A
"NOTICE TO USE MET EDUCATIONAL BENEFITS
UNDER THE FULL BENEFITS PLAN CONTRACT" FORM**

ATTENDING A MICHIGAN PUBLIC UNIVERSITY/COLLEGE

Submit the "Notice To Use MET Educational Benefits Under the Full Benefits Plan Contract" form. Specify which university/college you plan to attend and the semester during which you first plan to attend. You do not need to submit your university/college acceptance letter with this Notice. A list of the public universities and colleges are printed on the reverse side of the Notice To Use.

Submit your Notice To Use along with the Federal W-9 form. See page 9 for more information regarding the W-9 form.

You will only need to submit a Notice to MET once as your contract remains active thereafter.

EDUCATIONAL BENEFITS PROVIDED

MET provides in-state or in-district/out-of-district* (for community colleges) undergraduate tuition and mandatory fees at a Michigan public university/college. Mandatory fees are those fees which are required to be paid by all students attending a particular university/college. Application fees and fees which are course specific, such as lab fees for science classes, computer classes, etc., or fees assessed based on the number of credit hours enrolled are not covered. Also, MET does not pay for room and board or books. Benefits are provided each semester directly to the educational institution you are attending.

PROCESS: ONCE YOU SUBMIT NOTICE TO USE TO MET

1. MET issues a MET identification card (MET ID card) to you. MET ID cards are sent within six weeks from the date you submit your Notice To Use to MET. Please save this card as there may be a charge to replace it.
2. MET contacts the university/college that you plan to attend and informs the university/college that MET will be providing tuition and mandatory fees on your behalf.
3. When you register for classes, show your MET ID card--this enables you to register without payment for classes. If it is necessary to register for classes before you receive your MET ID card, indicate to the university/college that you are a MET student. The university/college can verify that you are a MET student by calling the MET office at 1-800-638-4543 or (517) 335-4767. If you must pay any type of pre-registration fees which are required to be paid in advance and which are required to be paid by all students, you will receive a refund from the university/college once MET makes payment to the university/college for tuition and fees.
4. If you drop a class before the 100% refund drop date, the university/college does not bill MET for the class dropped.
5. University/college bills MET for tuition and mandatory fees. Institutions which are on a block credit hour system should invoice MET for the block rate, but must report the actual number of credits taken by the student.

*MET only pays out-of-district tuition if the student does not qualify for the in-district tuition rate and only to the extent that the out-of-district tuition rate does not exceed the average tuition of Michigan public 4-year universities.

6. If you drop a class after the 100% refund date, the university/college bills MET for the full amount of the class dropped and the partial refund (if any) is returned to you (the student) by the university/college. In this situation, the credit hours dropped count against the total number of credit hours allowed under your contract. Similarly, if you repeat, fail or do not complete a class, it also counts against the total number of credit hours allowed under your contract.
7. Once you have used all the credit hours allowed under your contract, the university/college will bill you directly.

NUMBER OF CREDIT HOURS ALLOWED BY MET

A standard 4-year baccalaureate degree requires 120 semester credit hours. Therefore, if you have a four-year contract, MET will pay for 120 semester credit hours. Similarly, if you have a one, two or three year contract, MET will pay for 30, 60 or 90 semester credit hours, respectively. MET will adjust the number of credit hours allowed depending on your major area of study (see paragraph below).

Please note, MET will only pay four-fifths of the credit hours required for five-year baccalaureate degree programs.

DECLARING A MAJOR AREA OF STUDY

Many degree programs have different credit hour requirements. A "Notice To Declare A Major Area of Study" form will be mailed to you in your junior year. (This form can also be accessed at www.met4kid.com.) Once MET receives this completed Notice from you, the number of credit hours available will be adjusted, if necessary, depending on your declared major. As stated in the paragraph above, the adjustment is made from the number of credit hours originally purchased.

If you change your major area of study, any credit hours already paid by MET which do not apply toward your new major are still subtracted from the number of credit hours available to be paid by MET.

If you have less than four years of educational benefits and are using your educational benefits prior to your junior year, please call the MET office so that this form can be mailed to you earlier.

TIME FRAME FOR USING YOUR MET EDUCATIONAL BENEFITS

You have nine years to use your MET educational benefits in full. Your nine-year time period begins in the academic year specified in your contract and ends July 30 of the ninth year. There is no maximum or minimum number of credit hours you are required to take during a semester or academic year. Also, there is no refund if educational benefits are taken at an accelerated pace.

TRANSFERRING FROM ONE UNIVERSITY/COLLEGE TO ANOTHER

You must notify MET by either calling the MET office or by submitting the "Notice To Transfer To Another University Or College" form on page 29 if you:

- 1) make a permanent or temporary transfer to a different university/college; or

- 2) if you attend two different institutions at the same time; or
- 3) if you attend classes at a different university/college during the summer semester. (If you do so, please indicate on the form if you will return to your original university/college after the summer semester.)

LIMITATION OF REFUND

Please note, once you have earned more than one-half of the credit hours required for the awarding of a baccalaureate degree (at a Michigan public university), you cannot terminate your contract and receive a refund. Therefore, in order to terminate your contract and receive a refund, you must do so before you have completed 61 semester credit hours (unless you are in a degree program, which requires more than 120 credit hours).

PARTIAL SCHOLARSHIPS

If you receive partial tuition scholarships, grants, or other types of assistance at a Michigan public university/college, you may not need all of the educational benefits provided under your MET contract.

In this situation, the institution you attend may accept funds from both MET and other sources on your behalf. If the funds are in excess of the amount needed to cover tuition expenses, the excess may be refunded to you by the institution you are attending. The excess may be subject to income and excise taxes. There is no termination provision under the contract for a partial tuition scholarship.

OTHER SITUATIONS

You may terminate your contract to receive a refund if you:

1. attend a Michigan private institution; or
2. attend an out-of-state institution; or
3. attend a Michigan community college; or
4. receive a full tuition scholarship; or
5. enlist in a branch of the U.S. armed services; or
6. plan not to attend college.

(See pages 5 and 6 for more information.)

WHEN TO SUBMIT A "NOTICE TO TERMINATE A MET FULL BENEFITS PLAN CONTRACT" FORM

The "Notice To Terminate A MET Full Benefits Plan Contract" form must be signed by you (the student). Before you submit this form, you must have received your high school diploma or be at least 18 years of age. If you are not 18 years of age but have received a high school diploma, submit a copy of your high school diploma with your Notice To Terminate.

A W-9 form must be submitted by you (the student) and the person specified to receive the refund when attending a Michigan private or an out-of-state university or college. Otherwise, the person to receive the refund must complete and submit the W-9 form. (A portion of the refund may constitute taxable income for federal, state and local income tax purposes. The Purchaser may change the person to receive the refund from the individual specified in the contract to the student or another individual by submitting a notarized written request or by completing the "Request To Update A Michigan Education Trust Contract" form on page 27.) See page 9 for more information regarding the W-9 form.

ATTENDING A MICHIGAN INDEPENDENT (PRIVATE) OR OUT-OF-STATE INSTITUTION

If you plan to attend a Michigan independent (private) or an out-of-state institution, you must submit the "Notice To Terminate A MET Full Benefits Plan Contract" form. You must indicate if the refund should be paid to the college or the person specified to receive the refund (refund designee). Please note, if you direct the refund to be paid to the college, the refund amount will be higher than if it is directed to the refund designee (see refund chart on page 13). You must submit a copy of your acceptance letter from the university/college along with your Notice To Terminate.

FULL TUITION SCHOLARSHIP

If you receive a full tuition scholarship and wish to terminate your contract and receive a refund, you must submit the "Notice To Terminate A MET Full Benefits Contract" form. The tuition scholarship must be equal to or greater than the number of contract years purchased or a full tuition scholarship at a community college. A one-year scholarship which is renewable for the number of contract years purchased is acceptable. You must submit a copy of the verification letter which specifies the terms of your scholarship along with your Notice To Terminate. The refund is provided to the refund designee.

PARTIAL SCHOLARSHIPS

If you receive partial tuition scholarships, grants, or other types of assistance at a Michigan public university/college, you may not need all of the educational benefits provided under your MET contract. In this situation, the institution you attend may accept funds from both MET and other sources on your behalf. If the funds are in excess of the amount needed to cover tuition expenses, the excess may be refunded to you by the institution you are attending. The excess may be subject to income and excise taxes. There is no termination provision under the contract for a partial tuition scholarship.

NOT ATTENDING COLLEGE

If you do not plan to attend a higher education institution and wish to terminate your contract and receive a refund, you must submit the "Notice To Terminate A MET Full Benefits Plan Contract" form. Along with the Notice To Terminate, you must submit an affidavit certifying that you do not plan to attend college. This affidavit must be notarized. The affidavit is printed on the reverse side of the Notice To Terminate. The refund may be subject to income and excise taxes. (See page 11.) The refund is provided to the refund designee.

If you enlisted in a branch of the U.S. armed services, and wish to terminate your contract and receive a refund, you must submit the "Notice To Terminate A MET Full Benefits Plan Contract" form. Along with the Notice To Terminate, you must submit a signed copy of your enlistment contract.

ATTENDING A MICHIGAN PUBLIC COMMUNITY COLLEGE

If you have a four-year contract or more than one contract which equal four years of educational benefits and plan on attending a four-year public university after you attend a community college for two years, it may be advantageous for you not to terminate your contract. If you attend a community college for two academic years or less at the **in-district rate**, you may then attend any Michigan public four-year university at no additional tuition cost and receive the number of credit hours required for the awarding of a baccalaureate degree. To qualify for this benefit, you must have obtained an associate degree within a two academic year period or have taken classes for two academic years or less. You may take classes during the summer semester of a two year academic period and qualify under Section 2(c) of your contract.

If you plan to attend a Michigan public community college and not attend a Michigan public four-year university, you may terminate your contract and receive a refund. Submit a "Notice To Terminate A MET Full Benefits Plan Contract" form indicating the community college that you plan to attend. Please note, however, that in accordance with the contract, the refund payment must be directed to the community college. The refund amount is paid as necessary to cover tuition and mandatory fees (up to the total amount available). Any remaining amount is paid to the person designated in the contract to receive the refund in the fourth year after the contract is terminated.

NOTE: The circumstances under which a MET contract can be terminated are stated above. If you are planning to pay for your own tuition expenses and not terminate your contract so that the refund amount increases over time, there may be no valid reason in the future under which you will be eligible to terminate your contract and receive a refund.

You have nine academic years to either use all your MET educational benefits or to receive a refund in full. All payments for the academic year must be made by July 30. Because most refunds are payable in four annual installments, to receive a full refund, you must terminate your contract by the fifth year after the academic year you were expected to begin college as specified in your contract. Otherwise, the refund designee will only receive the amount paid for the contract less any educational benefits or refund previously paid.

When the contract was originally purchased, the purchaser designated the person to receive the refund (if it is not directed to a higher education institution). This designation can only be changed with a notarized letter from the purchaser or a completed "Request To Update A Michigan Education Trust Contract" form on page 27. If the purchaser is deceased, please contact the MET office.

PROCESS: ONCE YOU SUBMIT A NOTICE TO TERMINATE TO MET

1. MET notifies the university/college you plan to attend via a "MET Student Report" form which lists the name, social security number and refund amount available of all MET students who are attending that particular university/college. The university/college must then return the MET Student Report indicating the amount to be paid. Once MET receives the completed Report, payment is made to the university/college on your behalf.
 - a) If you attend a Michigan independent (private) university/college and direct the refund to the university/college, the refund amount is available to be paid as necessary for tuition and mandatory fees. The institution bills MET for the tuition and mandatory fees up to the total refund amount available (see refund chart on page 13). If the full refund amount is not fully utilized by you (the student), the remainder of the refund amount is paid to the refund designee between August 1 and August 15 in the fourth year after the contract was terminated.
 - b) If you attend an out-of-state university/college and direct the refund to the out-of-state institution, the refund amount is paid in four annual (yearly) installments and the institution bills MET for tuition only up to the annual refund amount available (see refund chart on page 13).
 - c) If you attend an out-of-state university/college and do not utilize the total annual installment, the refund designee will receive the remainder of the annual installment between August 1 and August 15 of that academic year.
 - d) If you terminate your contract to attend an out-of-state university/college and MET is not billed for classes (during an academic year for which you have an annual refund installment), the annual installment will drop from the average tuition to the lowest tuition and will be paid to the refund designee for that year. In this situation, the refund designee will receive a refund check between August 1 and August 15 of that academic year.
 - e) If you terminate your MET contract to attend an out-of-state institution and then you decide to discontinue attending college, the refund amount paid to the refund designee will drop from the average tuition to the lowest tuition.
2. If you attend a Michigan independent (private) university/college or an out-of-state university/college and **direct the refund to the refund designee**, the refund amount is paid in four annual installments. This refund amount is lower than the refund amount paid to a university/college (see refund chart on page 13).
3. If you terminate your contract because you received a full tuition scholarship or do not plan to attend college, the refund is paid in four annual installments to the refund designee (see refund chart on page 13).
4. You will receive a letter from MET specifying the exact refund amount and how it will be paid. You should receive this letter 3 to 4 weeks after submitting completed paperwork. Refund checks which are issued to the refund designee will be mailed between August 1 and 15.

Please note, once you terminate your MET contract, you cannot reinstate the contract for full tuition at a Michigan public university/college. However, any remaining refund amount can be directed to a Michigan public university/college. Also, you cannot reinstate a contract which has been terminated to transfer it to another beneficiary.

TRANSFERRING FROM ONE UNIVERSITY/COLLEGE TO ANOTHER

You must notify MET by either calling the MET office or by submitting the "Notice To Transfer To Another University Or College " form on page 29 if you:

- 1) make a permanent or temporary transfer to a different university/college; or
- 2) if you attend two different institutions at the same time; or
- 3) if you attend classes at a different university/college during the summer semester. If you do so, please indicate if you will return to your original university/college after the summer semester.

CONTRACT INFORMATION ONLINE

MET contract Beneficiaries, Purchasers, and Appointees can now access contract information online. Each person listed on the contract must request their own password.

Go to www.met4kid.com and select the click here option under *New! Now you can view your MET contract information online*. By providing the requested information, you are applying for a temporary password that will be mailed to you by MET. Upon receiving this temporary password you will have 60 days to select your own confidential, permanent password.

Online access will allow you to review key contract information.

W-9 FORM INSTRUCTIONS

ONLY THE STUDENT MUST COMPLETE AND SUBMIT A W-9 FORM WHEN ATTENDING A MICHIGAN PUBLIC UNIVERSITY/COLLEGE.

THE STUDENT AND THE PERSON SPECIFIED IN THE CONTRACT TO RECEIVE THE REFUND MUST INDIVIDUALLY COMPLETE AND SUBMIT A W-9 FORM WHEN TERMINATING THE CONTRACT TO ATTEND A MICHIGAN PRIVATE OR AN OUT-OF-STATE UNIVERSITY/COLLEGE.

A PORTION OF THE REFUND MAY CONSTITUTE TAXABLE INCOME FOR FEDERAL, STATE AND LOCAL INCOME TAX PURPOSES AND MAY BE SUBJECT TO A FEDERAL EXCISE TAX. THE PURCHASER MAY CHANGE THE PERSON TO RECEIVE THE REFUND TO THE STUDENT OR ANOTHER INDIVIDUAL BY SUBMITTING A NOTARIZED WRITTEN REQUEST or completing the "Request To Update A Michigan Education Trust Contract" form on page 27.

W-9 FORMS ARE LOCATED ON PAGES 19 AND 23 OF THIS HANDBOOK.

UTILIZING YOUR EDUCATIONAL BENEFITS OR IF YOU (THE STUDENT) ARE RECEIVING THE REFUND

The Internal Revenue Service (IRS) requires that MET obtain a completed W-9 form. It is the same form that financial institutions require you to complete when you open a new account.

If you are 18 years of age or older, you (the student) must complete and sign this form which certifies that MET has been provided with the correct social security number and that you are not subject to any IRS backup withholding taxes (delinquent taxes due). **(See example A on page 10.)** If you are a minor, your parent or guardian must complete this form (with your name, address and social security number) and sign it as "Parent" or "Guardian." **(See example B on page 10.)**

REFUNDS PAID TO OTHER THAN THE STUDENT OR THE UNIVERSITY/COLLEGE

If a contract is terminated and the refund is paid to a person other than the student or the university/college, the refund designee will receive a refund which may constitute taxable income for federal, state and local income tax purposes. In this case, the refund designee must complete and sign the W-9 form which certifies that MET has been provided with the correct social security number and that the refund designee is not subject to any IRS backup withholding taxes. **(See example A on page 10.)**

Please write the MET contract number in the box in the upper right-hand corner of the W-9 form(s).

If we do not receive the completed W-9 form(s), we will be required to withhold taxes from the next payment made.

***The refund designee is the person specified by the purchaser to receive the refund.**

EXAMPLE A
STUDENT 18 YEARS OLD & OLDER

W-9 EXAMPLES

MET CONTRACT NUMBER 99-999999

STUDENT INFORMATION

Form **W-9**
(Rev. January 2003)
Department of the Treasury
Internal Revenue Service

Request for Taxpayer
Identification Number and Certification

Give form to the requester. Do not send to the IRS.

Name Samuel Doe

Business name, if different from above _____

Check appropriate box: ☒ Individual/Sole proprietor ☐ Corporation ☐ Partnership ☐ Other _____ ☐ Exempt from backup withholding

Address (number, street, and apt. or suite no.) 123 Maple Street

City, state, and ZIP code Your Town, STATE 41234

List account number(s) here (optional) _____

Requester's name and address (optional) _____

Part I Taxpayer Identification Number (TIN)

STUDENT SOCIAL SECURITY NUMBER

Enter your TIN in the appropriate box. For individuals, this is your social security number (SSN). However, for a resident alien, sole proprietor, or disregarded entity, see the Part I instructions on page 3. For other entities, it is your employer identification number (EIN). If you do not have a number, see How to get a TIN on page 3.

Social security number 123456789

Note: If the account is in more than one name, see the chart on page 4 for guidelines on whose number to enter.

Employer identification number _____

Part II Certification

Under penalties of perjury, I certify that:

- The number shown on this form is my correct taxpayer identification number (or I am waiting for a number to be issued to me), and
- I am not subject to backup withholding because: (a) I am exempt from backup withholding, or (b) I have not been notified by the Internal Revenue Service (IRS) that I am subject to backup withholding as a result of a failure to report all interest or dividends, or (c) the IRS has notified me that I am no longer subject to backup withholding, and
- I am a U.S. person (including a U.S. resident alien).

Certification instructions. You must cross out item 2 above if you have been notified by the IRS that you are currently subject to backup withholding because you have failed to report all interest and dividends on your tax return. For real estate transactions, item 2 does not apply. For mortgage interest paid, acquisition or abandonment of secured property, cancellation of debt, contributions to an individual retirement arrangement (IRA), and generally, payments other than interest and dividends, you are not required to sign the Certification, but you must provide your correct TIN. (See the instructions on page 4.)

STUDENT SIGNATURE

Sign Here Signature of U.S. person Samuel Doe Date June 1, 2003

EXAMPLE B
STUDENT UNDER 18 YEARS OLD

MET CONTRACT NUMBER 99-999999

STUDENT INFORMATION

Form **W-9**
(Rev. January 2003)
Department of the Treasury
Internal Revenue Service

Request for Taxpayer
Identification Number and Certification

Give form to the requester. Do not send to the IRS.

Name Samuel Doe

Business name, if different from above _____

Check appropriate box: ☒ Individual/Sole proprietor ☐ Corporation ☐ Partnership ☐ Other _____ ☐ Exempt from backup withholding

Address (number, street, and apt. or suite no.) 123 Maple Street

City, state, and ZIP code Your Town, STATE 41234

List account number(s) here (optional) _____

Requester's name and address (optional) _____

Part I Taxpayer Identification Number (TIN)

STUDENT SOCIAL SECURITY NUMBER

Enter your TIN in the appropriate box. For individuals, this is your social security number (SSN). However, for a resident alien, sole proprietor, or disregarded entity, see the Part I instructions on page 3. For other entities, it is your employer identification number (EIN). If you do not have a number, see How to get a TIN on page 3.

Social security number 123456789

Note: If the account is in more than one name, see the chart on page 4 for guidelines on whose number to enter.

Employer identification number _____

Part II Certification

Under penalties of perjury, I certify that:

- The number shown on this form is my correct taxpayer identification number (or I am waiting for a number to be issued to me), and
- I am not subject to backup withholding because: (a) I am exempt from backup withholding, or (b) I have not been notified by the Internal Revenue Service (IRS) that I am subject to backup withholding as a result of a failure to report all interest or dividends, or (c) the IRS has notified me that I am no longer subject to backup withholding, and
- I am a U.S. person (including a U.S. resident alien).

Certification instructions. You must cross out item 2 above if you have been notified by the IRS that you are currently subject to backup withholding because you have failed to report all interest and dividends on your tax return. For real estate transactions, item 2 does not apply. For mortgage interest paid, acquisition or abandonment of secured property, cancellation of debt, contributions to an individual retirement arrangement (IRA), and generally, payments other than interest and dividends, you are not required to sign the Certification, but you must provide your correct TIN. (See the instructions on page 4.)

PARENT SIGNATURE

Sign Here Signature of U.S. person Marlene Doe, Parent Date June 1, 2003

MET ANNUAL STATEMENT OF BENEFITS AND TAXABLE INCOME

When contract benefits are paid, MET will provide the contract payee (the beneficiary or the refund designee) with a Statement of Benefits in lieu of a federal Form 1099-Q each January.

Starting January 1, 2002, MET benefits used to pay college tuition and mandatory fees will be exempt from federal and Michigan income taxes. If, however, a MET contract is terminated and the refund is not used to pay qualified higher education expenses, contract "earnings" (the value of the refund over the amount paid for the corresponding portion of the contract) could be subject to federal, state and local income taxes **and a 10% federal excise tax**. The payee is responsible for those taxes.

To demonstrate the calculation of a refunded contract's annual "earnings," the following example uses a MET contract purchased for \$8,901 and which provides a total refund of \$11,240:

1) Total amount paid for the contract (contract price plus any fees)	\$8,901.00
2) *Total refund to be paid (less termination fee)	\$11,240.00
3) Non-taxable portion multiplier (item 1 divided by item 2)	0.79
4) Annual refund installment	\$2,810.00
5) Non-taxable portion (item 4 multiplied by item 3)	\$2,219.90
6) Taxable "earnings" (item 4 less item 5)	\$590.10

*The total refund is dependent upon the reason for termination. (See the Refund Chart on page 13.)
In most instances, MET refunds are paid over four years (university contracts) or two years (community college contracts).

MET ANNUAL REPORT

MET is required by law to prepare an annual audited accounting of the trust. The purchaser of the contract will receive an Annual Report after each fiscal year. MET's fiscal year ends on September 30, every year.

TRANSFERRING A MET CONTRACT TO AN IMMEDIATE FAMILY MEMBER

If you do not plan to utilize all or a portion of the educational benefits provided under the contract, you may transfer your educational benefits to an immediate family member by submitting the "Request To Transfer MET Educational Benefits" form on page 31. The form must be completed and signed by the original beneficiary, the purchaser of the contract (for 1988 contracts only) and the new beneficiary (or parent/guardian if the new beneficiary is a minor) and returned to the MET office at the address below. A transfer fee of \$25.00 must be submitted along with the completed form. Please make the check or money order payable to Michigan Education Trust.

Please note that educational benefits may only be transferred to an immediate family member as defined in the contract. A beneficiary may only request to transfer his/her educational benefits when he/she reaches 18 years of age or receives his/her high school diploma. **Also, all individuals signing the transfer request form certify that no payment has been or will be made to anyone for the transfer of educational benefits.**

If the educational benefits will be transferred to a younger beneficiary, there is no additional charge. However, if the educational benefits will be transferred to an older student, an additional charge is required. This additional amount is based on the difference between the amount paid for the contract (for the original beneficiary) and the cost of a contract for the older student in the year the contract was purchased, plus MET's loss of investment income from the date the contract was purchased to the date of transfer. The additional fee provides the new beneficiary nine years from the date of transfer, to completely use educational benefits.

The additional fee may be waived if the new beneficiary is willing to accept less than nine years to completely use educational benefits. If you wish to pay the additional fee, please call the MET office at the number listed below for the amount before you submit the transfer form and \$25.00 fee.

IMPORTANT: You may not transfer any educational benefits if you have earned more than one-half of the credit hours required for a baccalaureate degree (at a Michigan public university) or if you have terminated your contract.

FULL BENEFITS PLAN CONTRACT

REFUND CHART

REASON	AMOUNT	PAYMENT METHOD
Attending Michigan independent (private) university/college and directs payment to university/college	<u>Weighted average tuition</u> of Michigan public four-year universities	Directs payment to school to cover tuition and mandatory fees up to maximum refund allowed
*Attending out-of-state institution and directs payment to university/college	<u>Average tuition</u> of Michigan public four-year universities	Four consecutive annual installments paid as necessary to pay tuition only
*Received a full tuition scholarship	<u>Average tuition</u> of Michigan public four-year universities	Four consecutive annual installments paid to the person specified in the contract
*Not attending college	<u>Lowest tuition</u> of Michigan public four-year universities	Four consecutive annual installments paid to the person specified in the contract (\$100 termination fee deducted from first installment)
*Attending Michigan independent university/college or out-of-state institution but does not direct payment to university/college	<u>Lowest tuition</u> of Michigan public four-year universities	Four consecutive annual installments paid to the person specified in the contract
Attending a Michigan public community college	<u>Lowest tuition</u> of Michigan public four-year universities	Directs payment to school to cover tuition and mandatory fees up to maximum refund allowed

***Even if you have less than a four-year contract,
the refund amount is paid in four annual installments.**

Refund amounts for the 2004-05 academic year shall be the weighted average, average or lowest tuition cost based upon the last full academic year before the refund payments commence.

Refund amounts for the 2004-05 academic year are:

Weighted Average:	\$6,324 per contract year purchased
Average:	\$6,167 per contract year purchased
Lowest:	\$5,210 per contract year purchased

- 1) Refund amounts do not increase over the refund period.
- 2) If educational benefits were used prior to the termination of the contract, the refund allowed is reduced by the amount of educational benefits previously paid by MET on the student's behalf.

**The following pages are the forms
mentioned in this Handbook.**

**You may wish to make a copy of the forms which
pertain to your specific situation to submit to MET.**

These forms are also available on the MET Web site at
www.met4kid.com

Notice to Use MET Educational Benefits Under the Full Benefits Plan Contract

Issued under Public Act 316 of 1986.

Use this notice when attending a Michigan public institution. You, the Beneficiary, must submit this notice to MET by June 1 before the Academic Year in which you wish to begin using educational benefits. If you wish to begin using educational benefits earlier or later than the beginning of an Academic Year, this notice must be submitted three months before the date of use.

Beneficiary Name (Student)	Contract Number
Street Address	Beneficiary's Social Security Number
City, State, ZIP Code	Daytime Telephone ()
Name of Institution Beneficiary Will Attend	Semester and Year Benefits Will Be First Used

Signature of Beneficiary (Student)	Date
------------------------------------	------

If you do not submit this notice along with the W-9 form within the specified time period, your educational benefits may be delayed.

MAIL TO:
Michigan Education Trust
P.O. Box 30198
Lansing, Michigan 48909

Michigan Public Educational Institutions

Four-Year Universities

Central Michigan University
Eastern Michigan University
Ferris State University
Grand Valley State University
Lake Superior State University
Michigan State University
Michigan Technological University
Northern Michigan University
Oakland University
Saginaw Valley State University
University of Michigan - Ann Arbor
University of Michigan - Dearborn
University of Michigan - Flint
Wayne State University
Western Michigan University

Two-Year Community and Junior Colleges

Alpena Community College
Bay De Noc Community College
Delta College
Glen Oaks Community College
Gogebic Community College
Grand Rapids Community College
Henry Ford Community College
Jackson Community College
Kalamazoo Valley Community College
Kellogg Community College
Kirtland Community College
Lake Michigan College
Lansing Community College
Macomb Community College
Mid-Michigan Community College
Monroe County Community College
Montcalm Community College
Mott Community College
Muskegon Community College
North Central Michigan College
Northwestern Michigan College
Oakland Community College
St. Clair County Community College
Schoolcraft College
Southwestern Michigan College
Washtenaw Community College
Wayne County Community College
West Shore Community College

Notice to Terminate a MET Full Benefits Plan Contract

Issued under Public Act 316 of 1986.

Use this notice when attending a Michigan independent or out-of-state institution OR to receive a refund. Submit this notice to MET by July 15 before the Academic Year in which you, the Beneficiary, wish to terminate the Contract.

*Beneficiary Name (Student)	Contract Number
Street Address	Beneficiary's Social Security Number
City, State, ZIP Code	Daytime Telephone ()
Name of Institution Beneficiary Will Attend	Semester and Year To Begin Using Refund (Required Information)

The beneficiary requests termination of the above referenced contract for the following reason:

- _____ a. Beneficiary will attend a Michigan Independent, Degree-granting College or University. *Attach 1) Acceptance letter, 2) W-9 form for beneficiary and 3) W-9 form for refund designee (regardless of where you direct refund).* To whom should refund be paid?
_____ College _____ Refund Designee (Person in Item 16 of Contract Signature Page)
- _____ b. Beneficiary will attend an Out-of-State Institution of Higher Education. *Attach 1) Acceptance letter, 2) W-9 form for beneficiary and 3) W-9 form for refund designee (regardless of where you direct refund).* To whom should refund be paid?
_____ College _____ Refund Designee (Person in Item 16 of Contract Signature Page)
- _____ c. Beneficiary has received a full tuition scholarship. *Attach 1) Verification of scholarship that states terms (what costs will be covered per term/semester as well as number of terms/semesters covered **or** terms of renewal), and 2) W-9 form for refund designee.*
- _____ d. Beneficiary does not plan to attend a Higher Education Institution. Complete the affidavit on the reverse side of this form stating that you, the Beneficiary, do not plan to attend a Higher Education Institution. The affidavit must be notarized. *Attach 1) Notarized affidavit, and 2) W-9 form for refund designee.*
- _____ e. Beneficiary is Disabled or has died. (This request can be made at any time.) Attach a sworn or attested statement of the Beneficiary's Disability. If the Beneficiary died, the person with legal authority to act on behalf of the Beneficiary should submit a certificate of death and sign the form below in place of the Beneficiary's signature. A W-9 form must be submitted for the refund designee in either case.
- _____ f. Beneficiary will attend a Community College and intends to terminate the Contract rather than receive educational benefits. Refund must be provided to the Community College. *Attach W-9 form for refund designee.*
- _____ g. Military. *Attach 1) Copy of enlistment contract and 2) W-9 form for refund designee.*

If you are unsure of the appropriate reason for termination please call the MET Policy Analyst at (800)-638-4543.

*Signature of Beneficiary (Student)	Date
-------------------------------------	------

***Beneficiary must be at least 18 years of age or have a high school diploma. If you are not 18 years of age, attach a copy of your high school diploma.**

MAIL TO:
Michigan Education Trust, P.O. Box 30198
Lansing, Michigan 48909

Affidavit

Use this Affidavit only when not attending a higher education institution as defined in the contract.

_____, being first duly sworn, states:

1. I am at least 18 years of age or have a high school diploma.
(Attach copy of high school diploma if not 18.)
2. I am the Beneficiary of Michigan Education Trust (MET) Contract
Number _____.
3. This affidavit is submitted to MET in order to comply with the
requirements of my "Notice to Terminate a MET Full Benefits Contract"
form dated _____.
4. I do not plan to attend a higher education institution as defined in the
MET contract.

Signature of Beneficiary (Student)

Date

Subscribed and sworn to before me
this _____ day of _____,

Notary Public

_____ County

My Commission Expires:

Request for Taxpayer Identification Number and Certification

Give form to the
requester. Do not
send to the IRS.

Print or type
See Specific Instructions on page 2.

Name	
Business name, if different from above	
Check appropriate box: <input type="checkbox"/> Individual/ Sole proprietor <input type="checkbox"/> Corporation <input type="checkbox"/> Partnership <input type="checkbox"/> Other ▶	<input type="checkbox"/> Exempt from backup withholding
Address (number, street, and apt. or suite no.)	Requester's name and address (optional)
City, state, and ZIP code	
List account number(s) here (optional)	

Part I Taxpayer Identification Number (TIN)

Enter your TIN in the appropriate box. For individuals, this is your social security number (SSN).

However, for a resident alien, sole proprietor, or disregarded entity, see the Part I instructions on page 3. For other entities, it is your employer identification number (EIN). If you do not have a number, see **How to get a TIN** on page 3.

Note: If the account is in more than one name, see the chart on page 4 for guidelines on whose number to enter.

Social security number								
			+		+			
or								
Employer identification number								
	+							

Part II Certification

Under penalties of perjury, I certify that:

- The number shown on this form is my correct taxpayer identification number (or I am waiting for a number to be issued to me), **and**
- I am not subject to backup withholding because: **(a)** I am exempt from backup withholding, or **(b)** I have not been notified by the Internal Revenue Service (IRS) that I am subject to backup withholding as a result of a failure to report all interest or dividends, or **(c)** the IRS has notified me that I am no longer subject to backup withholding, **and**
- I am a U.S. person (including a U.S. resident alien).

Certification instructions. You must cross out item 2 above if you have been notified by the IRS that you are currently subject to backup withholding because you have failed to report all interest and dividends on your tax return. For real estate transactions, item 2 does not apply. For mortgage interest paid, acquisition or abandonment of secured property, cancellation of debt, contributions to an individual retirement arrangement (IRA), and generally, payments other than interest and dividends, you are not required to sign the Certification, but you must provide your correct TIN. (See the instructions on page 4.)

**Sign
Here**

Signature of
U.S. person ▶

Date ▶

Purpose of Form

A person who is required to file an information return with the IRS, must obtain your correct taxpayer identification number (TIN) to report, for example, income paid to you, real estate transactions, mortgage interest you paid, acquisition or abandonment of secured property, cancellation of debt, or contributions you made to an IRA.

U.S. person. Use Form W-9 only if you are a U.S. person (including a resident alien), to provide your correct TIN to the person requesting it (the requester) and, when applicable, to:

- Certify that the TIN you are giving is correct (or you are waiting for a number to be issued),
- Certify that you are not subject to backup withholding, or
- Claim exemption from backup withholding if you are a U.S. exempt payee.

Note: If a requester gives you a form other than Form W-9 to request your TIN, you should use the requester's form. However, this form must meet the acceptable specifications described in **Pub. 1167, General Rules and Specifications for Substitute Tax Forms and Schedules**.

Foreign person. If you are a foreign person, use the appropriate Form W-8 (see **Pub. 515, Withholding of Tax on Nonresident Aliens and Foreign Entities**).

Nonresident alien who becomes a resident alien.

Generally, only a nonresident alien individual may use the terms of a tax treaty to reduce or eliminate U.S. tax on certain types of income. However, most tax treaties contain a provision known as a "saving clause." Exceptions specified in the saving clause may permit an exemption from tax to continue for certain types of income even after the recipient has otherwise become a U.S. resident alien for tax purposes.

If you are a U.S. resident alien who is relying on an exception contained in the saving clause of a tax treaty to claim an exemption from U.S. tax on certain types of income, you must attach a statement that specifies the following five items:

- The treaty country. Generally, this must be the same treaty under which you claimed exemption from tax as a nonresident alien.
- The treaty article addressing the income.
- The article number (or location) in the tax treaty that contains the saving clause and its exceptions.
- The type and amount of income that qualifies for the exemption from tax.
- Sufficient facts to justify the exemption from tax under the terms of the treaty article.

Example. Article 20 of the U.S.-China income tax treaty allows an exemption from tax for scholarship income received by a Chinese student temporarily present in the United States. Under U.S. law, this student will become a resident alien for tax purposes if his or her stay in the United States exceeds 5 calendar years. However, paragraph 2 of the first Protocol to the U.S.-China treaty (dated April 30, 1984) allows the provisions of Article 20 to continue to apply even after the Chinese student becomes a resident alien of the United States. A Chinese student who qualifies for this exception (under paragraph 2 of the first protocol) and is relying on this exception to claim an exemption from tax on his or her scholarship or fellowship income would attach to Form W-9 a statement that includes the information described above to support that exemption.

If you are a **nonresident alien or a foreign entity** not subject to backup withholding, give the requester the appropriate completed Form W-8.

What is backup withholding? Persons making certain payments to you must under certain conditions withhold and pay to the IRS 30% of such payments (29% after December 31, 2003; 28% after December 31, 2005). This is called "backup withholding." Payments that may be subject to backup withholding include interest, dividends, broker and barter exchange transactions, rents, royalties, nonemployee pay, and certain payments from fishing boat operators. Real estate transactions are not subject to backup withholding.

You will **not** be subject to backup withholding on payments you receive if you give the requester your correct TIN, make the proper certifications, and report all your taxable interest and dividends on your tax return.

Payments you receive will be subject to backup withholding if:

1. You do not furnish your TIN to the requester, or
2. You do not certify your TIN when required (see the Part II instructions on page 4 for details), or
3. The IRS tells the requester that you furnished an incorrect TIN, or
4. The IRS tells you that you are subject to backup withholding because you did not report all your interest and dividends on your tax return (for reportable interest and dividends only), or
5. You do not certify to the requester that you are not subject to backup withholding under 4 above (for reportable interest and dividend accounts opened after 1983 only).

Certain payees and payments are exempt from backup withholding. See the instructions below and the separate **Instructions for the Requester of Form W-9**.

Penalties

Failure to furnish TIN. If you fail to furnish your correct TIN to a requester, you are subject to a penalty of \$50 for each such failure unless your failure is due to reasonable cause and not to willful neglect.

Civil penalty for false information with respect to withholding. If you make a false statement with no reasonable basis that results in no backup withholding, you are subject to a \$500 penalty.

Criminal penalty for falsifying information. Willfully falsifying certifications or affirmations may subject you to criminal penalties including fines and/or imprisonment.

Misuse of TINs. If the requester discloses or uses TINs in violation of Federal law, the requester may be subject to civil and criminal penalties.

Specific Instructions

Name

If you are an individual, you must generally enter the name shown on your social security card. However, if you have changed your last name, for instance, due to marriage without informing the Social Security Administration of the name change, enter your first name, the last name shown on your social security card, and your new last name.

If the account is in joint names, list first, and then circle, the name of the person or entity whose number you entered in Part I of the form.

Sole proprietor. Enter your **individual** name as shown on your social security card on the "Name" line. You may enter your business, trade, or "doing business as (DBA)" name on the "Business name" line.

Limited liability company (LLC). If you are a single-member LLC (including a foreign LLC with a domestic owner) that is disregarded as an entity separate from its owner under Treasury regulations section 301.7701-3, **enter the owner's name on the "Name" line.** Enter the LLC's name on the "Business name" line.

Other entities. Enter your business name as shown on required Federal tax documents on the "Name" line. This name should match the name shown on the charter or other legal document creating the entity. You may enter any business, trade, or DBA name on the "Business name" line.

Note: *You are requested to check the appropriate box for your status (individual/sole proprietor, corporation, etc.).*

Exempt From Backup Withholding

If you are exempt, enter your name as described above and check the appropriate box for your status, then check the "Exempt from backup withholding" box in the line following the business name, sign and date the form.

Generally, individuals (including sole proprietors) are not exempt from backup withholding. Corporations are exempt from backup withholding for certain payments, such as interest and dividends.

Note: *If you are exempt from backup withholding, you should still complete this form to avoid possible erroneous backup withholding.*

Exempt payees. Backup withholding is **not required** on any payments made to the following payees:

1. An organization exempt from tax under section 501(a), any IRA, or a custodial account under section 403(b)(7) if the account satisfies the requirements of section 401(f)(2);
2. The United States or any of its agencies or instrumentalities;
3. A state, the District of Columbia, a possession of the United States, or any of their political subdivisions or instrumentalities;
4. A foreign government or any of its political subdivisions, agencies, or instrumentalities; or
5. An international organization or any of its agencies or instrumentalities.

Other payees that **may be exempt** from backup withholding include:

6. A corporation;
7. A foreign central bank of issue;
8. A dealer in securities or commodities required to register in the United States, the District of Columbia, or a possession of the United States;

9. A futures commission merchant registered with the Commodity Futures Trading Commission;
10. A real estate investment trust;
11. An entity registered at all times during the tax year under the Investment Company Act of 1940;
12. A common trust fund operated by a bank under section 584(a);
13. A financial institution;
14. A middleman known in the investment community as a nominee or custodian; or
15. A trust exempt from tax under section 664 or described in section 4947.

The chart below shows types of payments that may be exempt from backup withholding. The chart applies to the exempt recipients listed above, **1** through **15**.

If the payment is for . . .	THEN the payment is exempt for . . .
Interest and dividend payments	All exempt recipients except for 9
Broker transactions	Exempt recipients 1 through 13 . Also, a person registered under the Investment Advisers Act of 1940 who regularly acts as a broker
Barter exchange transactions and patronage dividends	Exempt recipients 1 through 5
Payments over \$600 required to be reported and direct sales over \$5,000 ¹	Generally, exempt recipients 1 through 7 ²

¹ See **Form 1099-MISC**, Miscellaneous Income, and its instructions.

² However, the following payments made to a corporation (including gross proceeds paid to an attorney under section 6045(f), even if the attorney is a corporation) and reportable on Form 1099-MISC are **not exempt** from backup withholding: medical and health care payments, attorneys' fees; and payments for services paid by a Federal executive agency.

Part I. Taxpayer Identification Number (TIN)

Enter your TIN in the appropriate box. If you are a **resident alien** and you do not have and are not eligible to get an SSN, your TIN is your IRS individual taxpayer identification number (ITIN). Enter it in the social security number box. If you do not have an ITIN, see **How to get a TIN** below.

If you are a **sole proprietor** and you have an EIN, you may enter either your SSN or EIN. However, the IRS prefers that you use your SSN.

If you are a single-owner **LLC** that is disregarded as an entity separate from its owner (see **Limited liability company (LLC)** on page 2), enter your SSN (or EIN, if you have one). If the LLC is a corporation, partnership, etc., enter the entity's EIN.

Note: See the chart on page 4 for further clarification of name and TIN combinations.

How to get a TIN. If you do not have a TIN, apply for one immediately. To apply for an SSN, get **Form SS-5**, Application for a Social Security Card, from your local Social Security Administration office or get this form on-line at www.ssa.gov/online/ss5.html. You may also get this form by calling 1-800-772-1213. Use **Form W-7**, Application for IRS Individual Taxpayer Identification Number, to apply for an ITIN, or **Form SS-4**, Application for Employer Identification Number, to apply for an EIN. You can get Forms W-7 and SS-4 from the IRS by calling 1-800-TAX-FORM (1-800-829-3676) or from the IRS Web Site at www.irs.gov.

If you are asked to complete Form W-9 but do not have a TIN, write "Applied For" in the space for the TIN, sign and date the form, and give it to the requester. For interest and dividend payments, and certain payments made with respect to readily tradable instruments, generally you will have 60 days to get a TIN and give it to the requester before you are subject to backup withholding on payments. The 60-day rule does not apply to other types of payments. You will be subject to backup withholding on all such payments until you provide your TIN to the requester.

Note: Writing "Applied For" means that you have already applied for a TIN or that you intend to apply for one soon.

Caution: A disregarded domestic entity that has a foreign owner must use the appropriate Form W-8.

Part II. Certification

To establish to the withholding agent that you are a U.S. person, or resident alien, sign Form W-9. You may be requested to sign by the withholding agent even if items 1, 3, and 5 below indicate otherwise.

For a joint account, only the person whose TIN is shown in Part I should sign (when required). Exempt recipients, see **Exempt from backup withholding** on page 2.

Signature requirements. Complete the certification as indicated in 1 through 5 below.

1. Interest, dividend, and barter exchange accounts opened before 1984 and broker accounts considered active during 1983. You must give your correct TIN, but you do not have to sign the certification.

2. Interest, dividend, broker, and barter exchange accounts opened after 1983 and broker accounts considered inactive during 1983. You must sign the certification or backup withholding will apply. If you are subject to backup withholding and you are merely providing your correct TIN to the requester, you must cross out item 2 in the certification before signing the form.

3. Real estate transactions. You must sign the certification. You may cross out item 2 of the certification.

4. Other payments. You must give your correct TIN, but you do not have to sign the certification unless you have been notified that you have previously given an incorrect TIN. "Other payments" include payments made in the course of the requester's trade or business for rents, royalties, goods (other than bills for merchandise), medical and health care services (including payments to corporations), payments to a nonemployee for services, payments to certain fishing boat crew members and fishermen, and gross proceeds paid to attorneys (including payments to corporations).

5. Mortgage interest paid by you, acquisition or abandonment of secured property, cancellation of debt, qualified tuition program payments (under section 529), IRA or Archer MSA contributions or distributions, and pension distributions. You must give your correct TIN, but you do not have to sign the certification.

What Name and Number To Give the Requester

For this type of account:	Give name and SSN of:
1. Individual	The individual
2. Two or more individuals (joint account)	The actual owner of the account or, if combined funds, the first individual on the account ¹
3. Custodian account of a minor (Uniform Gift to Minors Act)	The minor ²
4. a. The usual revocable savings trust (grantor is also trustee)	The grantor-trustee ¹
b. So-called trust account that is not a legal or valid trust under state law	The actual owner ¹
5. Sole proprietorship or single-owner LLC	The owner ³
For this type of account:	Give name and EIN of:
6. Sole proprietorship or single-owner LLC	The owner ³
7. A valid trust, estate, or pension trust	Legal entity ⁴
8. Corporate or LLC electing corporate status on Form 8837	The corporation
9. Association, club, religious, charitable, educational, or other tax-exempt organization	The organization
10. Partnership or multi-member LLC	The partnership
11. A broker or registered nominee	The broker or nominee
12. Account with the Department of Agriculture in the name of a public entity (such as a state or local government, school district, or prison) that receives agricultural program payments	The public entity

¹ List first and circle the name of the person whose number you furnish. If only one person on a joint account has an SSN, that person's number must be furnished.

² Circle the minor's name and furnish the minor's SSN.

³ You must show your individual name, but you may also enter your business or "DBA" name. You may use either your SSN or EIN (if you have one).

⁴ List first and circle the name of the legal trust, estate, or pension trust. (Do not furnish the TIN of the personal representative or trustee unless the legal entity itself is not designated in the account title.)

Note: If no name is circled when more than one name is listed, the number will be considered to be that of the first name listed.

Privacy Act Notice

Section 6109 of the Internal Revenue Code requires you to provide your correct TIN to persons who must file information returns with the IRS to report interest, dividends, and certain other income paid to you, mortgage interest you paid, the acquisition or abandonment of secured property, cancellation of debt, or contributions you made to an IRA or Archer MSA. The IRS uses the numbers for identification purposes and to help verify the accuracy of your tax return. The IRS may also provide this information to the Department of Justice for civil and criminal litigation, and to cities, states, and the District of Columbia to carry out their tax laws. We may also disclose this information to other countries under a tax treaty, or to Federal and state agencies to enforce Federal nontax criminal laws and to combat terrorism.

You must provide your TIN whether or not you are required to file a tax return. Payers must generally withhold 30% of taxable interest, dividend, and certain other payments to a payee who does not give a TIN to a payer. Certain penalties may also apply.



Request for Taxpayer Identification Number and Certification

Give form to the
requester. Do not
send to the IRS.

Print or type See Specific Instructions on page 2.	Name	
	Business name, if different from above	
	Check appropriate box: <input type="checkbox"/> Individual/ Sole proprietor <input type="checkbox"/> Corporation <input type="checkbox"/> Partnership <input type="checkbox"/> Other ▶	<input type="checkbox"/> Exempt from backup withholding
	Address (number, street, and apt. or suite no.)	Requester's name and address (optional)
	City, state, and ZIP code	
List account number(s) here (optional)		

Part I Taxpayer Identification Number (TIN)

Enter your TIN in the appropriate box. For individuals, this is your social security number (SSN).

However, for a resident alien, sole proprietor, or disregarded entity, see the Part I instructions on page 3. For other entities, it is your employer identification number (EIN). If you do not have a number, see **How to get a TIN** on page 3.

Note: If the account is in more than one name, see the chart on page 4 for guidelines on whose number to enter.

Social security number								
			+		+			
or								
Employer identification number								
	+							

Part II Certification

Under penalties of perjury, I certify that:

- The number shown on this form is my correct taxpayer identification number (or I am waiting for a number to be issued to me), **and**
- I am not subject to backup withholding because: **(a)** I am exempt from backup withholding, or **(b)** I have not been notified by the Internal Revenue Service (IRS) that I am subject to backup withholding as a result of a failure to report all interest or dividends, or **(c)** the IRS has notified me that I am no longer subject to backup withholding, **and**
- I am a U.S. person (including a U.S. resident alien).

Certification instructions. You must cross out item 2 above if you have been notified by the IRS that you are currently subject to backup withholding because you have failed to report all interest and dividends on your tax return. For real estate transactions, item 2 does not apply. For mortgage interest paid, acquisition or abandonment of secured property, cancellation of debt, contributions to an individual retirement arrangement (IRA), and generally, payments other than interest and dividends, you are not required to sign the Certification, but you must provide your correct TIN. (See the instructions on page 4.)

**Sign
Here**

Signature of
U.S. person ▶

Date ▶

Purpose of Form

A person who is required to file an information return with the IRS, must obtain your correct taxpayer identification number (TIN) to report, for example, income paid to you, real estate transactions, mortgage interest you paid, acquisition or abandonment of secured property, cancellation of debt, or contributions you made to an IRA.

U.S. person. Use Form W-9 only if you are a U.S. person (including a resident alien), to provide your correct TIN to the person requesting it (the requester) and, when applicable, to:

- Certify that the TIN you are giving is correct (or you are waiting for a number to be issued),
- Certify that you are not subject to backup withholding, or
- Claim exemption from backup withholding if you are a U.S. exempt payee.

Note: If a requester gives you a form other than Form W-9 to request your TIN, you should use the requester's form. However, this form must meet the acceptable specifications described in **Pub. 1167, General Rules and Specifications for Substitute Tax Forms and Schedules.**

Foreign person. If you are a foreign person, use the appropriate Form W-8 (see **Pub. 515, Withholding of Tax on Nonresident Aliens and Foreign Entities**).

Nonresident alien who becomes a resident alien.

Generally, only a nonresident alien individual may use the terms of a tax treaty to reduce or eliminate U.S. tax on certain types of income. However, most tax treaties contain a provision known as a "saving clause." Exceptions specified in the saving clause may permit an exemption from tax to continue for certain types of income even after the recipient has otherwise become a U.S. resident alien for tax purposes.

If you are a U.S. resident alien who is relying on an exception contained in the saving clause of a tax treaty to claim an exemption from U.S. tax on certain types of income, you must attach a statement that specifies the following five items:

- The treaty country. Generally, this must be the same treaty under which you claimed exemption from tax as a nonresident alien.
- The treaty article addressing the income.
- The article number (or location) in the tax treaty that contains the saving clause and its exceptions.
- The type and amount of income that qualifies for the exemption from tax.
- Sufficient facts to justify the exemption from tax under the terms of the treaty article.

Example. Article 20 of the U.S.-China income tax treaty allows an exemption from tax for scholarship income received by a Chinese student temporarily present in the United States. Under U.S. law, this student will become a resident alien for tax purposes if his or her stay in the United States exceeds 5 calendar years. However, paragraph 2 of the first Protocol to the U.S.-China treaty (dated April 30, 1984) allows the provisions of Article 20 to continue to apply even after the Chinese student becomes a resident alien of the United States. A Chinese student who qualifies for this exception (under paragraph 2 of the first protocol) and is relying on this exception to claim an exemption from tax on his or her scholarship or fellowship income would attach to Form W-9 a statement that includes the information described above to support that exemption.

If you are a **nonresident alien or a foreign entity** not subject to backup withholding, give the requester the appropriate completed Form W-8.

What is backup withholding? Persons making certain payments to you must under certain conditions withhold and pay to the IRS 30% of such payments (29% after December 31, 2003; 28% after December 31, 2005). This is called "backup withholding." Payments that may be subject to backup withholding include interest, dividends, broker and barter exchange transactions, rents, royalties, nonemployee pay, and certain payments from fishing boat operators. Real estate transactions are not subject to backup withholding.

You will **not** be subject to backup withholding on payments you receive if you give the requester your correct TIN, make the proper certifications, and report all your taxable interest and dividends on your tax return.

Payments you receive will be subject to backup withholding if:

1. You do not furnish your TIN to the requester, or
2. You do not certify your TIN when required (see the Part II instructions on page 4 for details), or
3. The IRS tells the requester that you furnished an incorrect TIN, or
4. The IRS tells you that you are subject to backup withholding because you did not report all your interest and dividends on your tax return (for reportable interest and dividends only), or
5. You do not certify to the requester that you are not subject to backup withholding under 4 above (for reportable interest and dividend accounts opened after 1983 only).

Certain payees and payments are exempt from backup withholding. See the instructions below and the separate **Instructions for the Requester of Form W-9**.

Penalties

Failure to furnish TIN. If you fail to furnish your correct TIN to a requester, you are subject to a penalty of \$50 for each such failure unless your failure is due to reasonable cause and not to willful neglect.

Civil penalty for false information with respect to withholding. If you make a false statement with no reasonable basis that results in no backup withholding, you are subject to a \$500 penalty.

Criminal penalty for falsifying information. Willfully falsifying certifications or affirmations may subject you to criminal penalties including fines and/or imprisonment.

Misuse of TINs. If the requester discloses or uses TINs in violation of Federal law, the requester may be subject to civil and criminal penalties.

Specific Instructions

Name

If you are an individual, you must generally enter the name shown on your social security card. However, if you have changed your last name, for instance, due to marriage without informing the Social Security Administration of the name change, enter your first name, the last name shown on your social security card, and your new last name.

If the account is in joint names, list first, and then circle, the name of the person or entity whose number you entered in Part I of the form.

Sole proprietor. Enter your **individual** name as shown on your social security card on the "Name" line. You may enter your business, trade, or "doing business as (DBA)" name on the "Business name" line.

Limited liability company (LLC). If you are a single-member LLC (including a foreign LLC with a domestic owner) that is disregarded as an entity separate from its owner under Treasury regulations section 301.7701-3, **enter the owner's name on the "Name" line.** Enter the LLC's name on the "Business name" line.

Other entities. Enter your business name as shown on required Federal tax documents on the "Name" line. This name should match the name shown on the charter or other legal document creating the entity. You may enter any business, trade, or DBA name on the "Business name" line.

Note: *You are requested to check the appropriate box for your status (individual/sole proprietor, corporation, etc.).*

Exempt From Backup Withholding

If you are exempt, enter your name as described above and check the appropriate box for your status, then check the "Exempt from backup withholding" box in the line following the business name, sign and date the form.

Generally, individuals (including sole proprietors) are not exempt from backup withholding. Corporations are exempt from backup withholding for certain payments, such as interest and dividends.

Note: *If you are exempt from backup withholding, you should still complete this form to avoid possible erroneous backup withholding.*

Exempt payees. Backup withholding is **not required** on any payments made to the following payees:

1. An organization exempt from tax under section 501(a), any IRA, or a custodial account under section 403(b)(7) if the account satisfies the requirements of section 401(f)(2);
2. The United States or any of its agencies or instrumentalities;
3. A state, the District of Columbia, a possession of the United States, or any of their political subdivisions or instrumentalities;
4. A foreign government or any of its political subdivisions, agencies, or instrumentalities; or
5. An international organization or any of its agencies or instrumentalities.

Other payees that **may be exempt** from backup withholding include:

6. A corporation;
7. A foreign central bank of issue;
8. A dealer in securities or commodities required to register in the United States, the District of Columbia, or a possession of the United States;

9. A futures commission merchant registered with the Commodity Futures Trading Commission;
10. A real estate investment trust;
11. An entity registered at all times during the tax year under the Investment Company Act of 1940;
12. A common trust fund operated by a bank under section 584(a);
13. A financial institution;
14. A middleman known in the investment community as a nominee or custodian; or
15. A trust exempt from tax under section 664 or described in section 4947.

The chart below shows types of payments that may be exempt from backup withholding. The chart applies to the exempt recipients listed above, **1** through **15**.

If the payment is for . . .	THEN the payment is exempt for . . .
Interest and dividend payments	All exempt recipients except for 9
Broker transactions	Exempt recipients 1 through 13 . Also, a person registered under the Investment Advisers Act of 1940 who regularly acts as a broker
Barter exchange transactions and patronage dividends	Exempt recipients 1 through 5
Payments over \$600 required to be reported and direct sales over \$5,000 ¹	Generally, exempt recipients 1 through 7 ²

¹ See **Form 1099-MISC**, Miscellaneous Income, and its instructions.

² However, the following payments made to a corporation (including gross proceeds paid to an attorney under section 6045(f), even if the attorney is a corporation) and reportable on Form 1099-MISC are **not exempt** from backup withholding: medical and health care payments, attorneys' fees; and payments for services paid by a Federal executive agency.

Part I. Taxpayer Identification Number (TIN)

Enter your TIN in the appropriate box. If you are a **resident alien** and you do not have and are not eligible to get an SSN, your TIN is your IRS individual taxpayer identification number (ITIN). Enter it in the social security number box. If you do not have an ITIN, see **How to get a TIN** below.

If you are a **sole proprietor** and you have an EIN, you may enter either your SSN or EIN. However, the IRS prefers that you use your SSN.

If you are a single-owner **LLC** that is disregarded as an entity separate from its owner (see **Limited liability company (LLC)** on page 2), enter your SSN (or EIN, if you have one). If the LLC is a corporation, partnership, etc., enter the entity's EIN.

Note: See the chart on page 4 for further clarification of name and TIN combinations.

How to get a TIN. If you do not have a TIN, apply for one immediately. To apply for an SSN, get **Form SS-5**, Application for a Social Security Card, from your local Social Security Administration office or get this form on-line at www.ssa.gov/online/ss5.html. You may also get this form by calling 1-800-772-1213. Use **Form W-7**, Application for IRS Individual Taxpayer Identification Number, to apply for an ITIN, or **Form SS-4**, Application for Employer Identification Number, to apply for an EIN. You can get Forms W-7 and SS-4 from the IRS by calling 1-800-TAX-FORM (1-800-829-3676) or from the IRS Web Site at www.irs.gov.

If you are asked to complete Form W-9 but do not have a TIN, write "Applied For" in the space for the TIN, sign and date the form, and give it to the requester. For interest and dividend payments, and certain payments made with respect to readily tradable instruments, generally you will have 60 days to get a TIN and give it to the requester before you are subject to backup withholding on payments. The 60-day rule does not apply to other types of payments. You will be subject to backup withholding on all such payments until you provide your TIN to the requester.

Note: Writing "Applied For" means that you have already applied for a TIN or that you intend to apply for one soon.

Caution: A disregarded domestic entity that has a foreign owner must use the appropriate Form W-8.

Part II. Certification

To establish to the withholding agent that you are a U.S. person, or resident alien, sign Form W-9. You may be requested to sign by the withholding agent even if items 1, 3, and 5 below indicate otherwise.

For a joint account, only the person whose TIN is shown in Part I should sign (when required). Exempt recipients, see **Exempt from backup withholding** on page 2.

Signature requirements. Complete the certification as indicated in 1 through 5 below.

1. Interest, dividend, and barter exchange accounts opened before 1984 and broker accounts considered active during 1983. You must give your correct TIN, but you do not have to sign the certification.

2. Interest, dividend, broker, and barter exchange accounts opened after 1983 and broker accounts considered inactive during 1983. You must sign the certification or backup withholding will apply. If you are subject to backup withholding and you are merely providing your correct TIN to the requester, you must cross out item 2 in the certification before signing the form.

3. Real estate transactions. You must sign the certification. You may cross out item 2 of the certification.

4. Other payments. You must give your correct TIN, but you do not have to sign the certification unless you have been notified that you have previously given an incorrect TIN. "Other payments" include payments made in the course of the requester's trade or business for rents, royalties, goods (other than bills for merchandise), medical and health care services (including payments to corporations), payments to a nonemployee for services, payments to certain fishing boat crew members and fishermen, and gross proceeds paid to attorneys (including payments to corporations).

5. Mortgage interest paid by you, acquisition or abandonment of secured property, cancellation of debt, qualified tuition program payments (under section 529), IRA or Archer MSA contributions or distributions, and pension distributions. You must give your correct TIN, but you do not have to sign the certification.

What Name and Number To Give the Requester

For this type of account:	Give name and SSN of:
1. Individual	The individual
2. Two or more individuals (joint account)	The actual owner of the account or, if combined funds, the first individual on the account ¹
3. Custodian account of a minor (Uniform Gift to Minors Act)	The minor ²
4. a. The usual revocable savings trust (grantor is also trustee)	The grantor-trustee ¹
b. So-called trust account that is not a legal or valid trust under state law	The actual owner ¹
5. Sole proprietorship or single-owner LLC	The owner ³
For this type of account:	Give name and EIN of:
6. Sole proprietorship or single-owner LLC	The owner ³
7. A valid trust, estate, or pension trust	Legal entity ⁴
8. Corporate or LLC electing corporate status on Form 8837	The corporation
9. Association, club, religious, charitable, educational, or other tax-exempt organization	The organization
10. Partnership or multi-member LLC	The partnership
11. A broker or registered nominee	The broker or nominee
12. Account with the Department of Agriculture in the name of a public entity (such as a state or local government, school district, or prison) that receives agricultural program payments	The public entity

¹ List first and circle the name of the person whose number you furnish. If only one person on a joint account has an SSN, that person's number must be furnished.

² Circle the minor's name and furnish the minor's SSN.

³ You must show your individual name, but you may also enter your business or "DBA" name. You may use either your SSN or EIN (if you have one).

⁴ List first and circle the name of the legal trust, estate, or pension trust. (Do not furnish the TIN of the personal representative or trustee unless the legal entity itself is not designated in the account title.)

Note: If no name is circled when more than one name is listed, the number will be considered to be that of the first name listed.

Privacy Act Notice

Section 6109 of the Internal Revenue Code requires you to provide your correct TIN to persons who must file information returns with the IRS to report interest, dividends, and certain other income paid to you, mortgage interest you paid, the acquisition or abandonment of secured property, cancellation of debt, or contributions you made to an IRA or Archer MSA. The IRS uses the numbers for identification purposes and to help verify the accuracy of your tax return. The IRS may also provide this information to the Department of Justice for civil and criminal litigation, and to cities, states, and the District of Columbia to carry out their tax laws. We may also disclose this information to other countries under a tax treaty, or to Federal and state agencies to enforce Federal nontax criminal laws and to combat terrorism.

You must provide your TIN whether or not you are required to file a tax return. Payers must generally withhold 30% of taxable interest, dividend, and certain other payments to a payee who does not give a TIN to a payer. Certain penalties may also apply.



Request to Update a Michigan Education Trust Contract

Issued under Public Act 316 of 1986. Filing is mandatory.

PURCHASER INFORMATION

Name	Contract Number(s)
Street Address	Social Security Number
City, State, Zip Code	Daytime Telephone ()

NEW REFUND DESIGNEE

Name	Contract Number(s)
Street Address	Social Security Number
City, State, Zip Code	Phone Number ()

As purchaser of the above Michigan Education Trust (MET) contract, I request that MET change the person to receive the refund (if it is not directed to a higher education institution) (item 16 of the Contract Signature Page) to the person listed above.

Signature of Purchaser	Date
------------------------	------

STATE OF MICHIGAN)
)ss
COUNTY OF _____)

On this _____ day of _____, _____, before me personally appeared _____ who said that he/she has read and signed the foregoing statement for the updating of the MET contract listed above.

Notary Public

_____ County, Michigan

My Commission Expires: _____

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Notice to Transfer to Another University or College

Issued under Public Act 316 of 1986. Filing is voluntary.

The Beneficiary must submit this notice to MET to transfer to a different university or college.

Beneficiary Name (Student)	Contract Number
Street Address	Beneficiary's Social Security Number
City, State, Zip Code	Daytime Telephone ()
Name of University/College Currently Attending	Name of University/College Transferring To
City and State of University/College Currently Attending	City and State of University/College Transferring To
Major Area of Study	Semester and Year Beneficiary Will Transfer

Comments

Signature of Beneficiary (Student)	Date
------------------------------------	------

MAIL TO:
Michigan Education Trust
P.O. Box 30198
Lansing, Michigan 48909

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Request to Transfer MET Educational Benefits

Issued under Public Act 316 of 1986. Filing is mandatory.

The person(s) requesting the transfer and the new beneficiary to whom the contract is proposed to be transferred to (or the parent or guardian of the new beneficiary if the new beneficiary is a minor) certifies that no payment has been or will be made to anyone (except for payment to MET, if any) for the transfer of educational benefits.

ORIGINAL BENEFICIARY

*Original Beneficiary Name	Relationship Between Original Beneficiary and New Beneficiary	
Street Address	Contract Number	
City, State, ZIP Code	Beneficiary's Social Security Number	
No. of Years of Educational Benefits Purchased	Work Telephone ()	Home Telephone ()
Age at the Time of Transfer	Grade as of December 1, 2003 (if applicable)	

*Original beneficiary must be at least 18 years of age. If you are not 18 years of age, attach a copy of your high school diploma.

NEW BENEFICIARY

New Beneficiary Name		*Year (or Expected Year) of High School Graduation
Street Address		New Beneficiary's Existing MET Contract No. (if applicable)
City, State, ZIP Code		New Beneficiary's Social Security Number
No. of Years of Educational Benefits Requesting to Be Transferred	Work Phone ()	Home Phone ()
Age at the Time of Transfer	Date of Birth	Grade as of December 1, 2003

*If the educational benefits will be transferred to an older student, an additional charge is required. This fee may be waived if the new beneficiary is willing to accept less than nine years to completely use educational benefits. Please initial this box if the new beneficiary is willing to accept their original high school graduation year as the year they are eligible to use benefits.

A \$25.00 processing fee is required when transferring educational benefits. Checks should be made payable to the Michigan Education Trust and enclosed with this completed form.

**PLEASE HAVE THE BENEFICIARY AND NEW BENEFICIARY SIGN ON THE REVERSE SIDE.
ALL SIGNATURES MUST BE NOTARIZED.**

MAIL TO:
Michigan Education Trust
P.O. Box 30198
Lansing, Michigan 48909

Date _____

Signature of Original Beneficiary

STATE OF _____)
)ss
COUNTY OF _____)

On this _____ day of _____, 2 ____, before me, a Notary Public in and for the County and State above, personally appeared _____ who after being duly sworn, represented and acknowledged execution of this instrument.

Notary Public

County

My Commission Expires:_____

Date _____

Signature of New Beneficiary (or parent/guardian if the new beneficiary is a minor)

STATE OF _____)
)ss
COUNTY OF _____)

On this _____ day of _____, 2____, before me, a Notary Public in and for the County and State above, personally appeared _____ who after being duly sworn, represented and acknowledged execution of this instrument.

Notary Public

County

My Commission Expires:_____

Date _____

Signature of parent, guardian, or personal
representative of the original beneficiary
(if applicable)

STATE OF _____)
)ss
COUNTY OF _____)

On this _____ day of _____, 2____, before me, a Notary Public in and for the County and State above, personally appeared _____ who after being duly sworn, represented and acknowledged execution of this instrument.

Notary Public

County

My Commission Expires:_____

Michigan Education Trust Change of Address

It is important that we have correct addresses and phone numbers. Please notify us when a **permanent address** change is made. This will enable us to mail the appropriate individual important program information such as tax information used for income tax purposes. The MET contract is a legal document therefore, any changes to the contract must be made in writing to the MET office and mailed to the address listed below. Either the Purchaser, Beneficiary or Appointee must sign this form. *The Beneficiary must be 18 years of age and can only change his/her address. If change of address applies to more than one beneficiary (Student), please copy this form and submit a separate form for each beneficiary (Student).

This change of address applies to (check all that apply):	
<input type="checkbox"/> Purchaser <input type="checkbox"/> *Beneficiary (Student) <input type="checkbox"/> Appointee	
Contract Number	
Name	
E-mail Address	
New Address	
City and State	ZIP Code
Daytime Telephone ()	
Signature (Purchaser)	Date
Signature (*Beneficiary)	Date
Signature (Appointee)	Date

MAIL TO:
Michigan Education Trust
P.O. Box 30198
Lansing, Michigan 48909